

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:

JULIE SMITH

Debtor(s)

Case No. 23-40639

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Diana S. Daugherty, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/25/2023.
- 6) Number of months from filing or conversion to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,380.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,900.00
Less amount refunded to debtor	\$2,708.60

NET RECEIPTS: **\$191.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$191.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$191.40**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON AGENCY INC	Unsecured	821.00	NA	NA	0.00	0.00
ACCOUNT RESOLUTION CORP	Unsecured	114.00	NA	NA	0.00	0.00
AMERICOLLECT	Unsecured	120.00	NA	NA	0.00	0.00
ASCENDIUM EDUCATION SOLUTION	Unsecured	1,000.00	NA	2,244.50	0.00	0.00
CONSUMER COLLECTION MGMT	Unsecured	5,790.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	517.00	NA	NA	0.00	0.00
DAY KNIGHT & ASSOCIATES	Unsecured	286.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	NA	NA	22,284.01	0.00	0.00
INTERNAL REVENUE SERV	Unsecured	NA	NA	1,220,047.62	0.00	0.00
INTERNAL REVENUE SERV	Priority	NA	NA	44,077.01	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	476.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,758.00	NA	2,156.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,159.00	NA	918.34	0.00	0.00
MCA MANAGEMENT	Unsecured	60.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,832.00	NA	2,832.45	0.00	0.00
METRO ST LOUIS SEWER DISTRICT	Secured	370.00	NA	NA	0.00	0.00
MIDWEST RECOVERY SYSTEMS	Unsecured	1,020.00	NA	NA	0.00	0.00
NATIONAL HEALTHCARE COLLECTIK	Unsecured	246.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL GROUP LLC	Unsecured	3,756.00	NA	3,359.38	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	998.00	NA	998.63	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	782.00	NA	782.59	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,052.00	NA	2,052.00	0.00	0.00
TRUIST BANK	Secured	41,000.00	NA	43,411.55	0.00	0.00
TRUIST BANK	Secured	220,000.00	NA	197,670.09	0.00	0.00
TRUIST BANK	Secured	NA	NA	790.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$198,460.09	\$0.00	\$0.00
Mortgage Arrearage	\$43,411.55	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$241,871.64	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$44,077.01	\$0.00	\$0.00
TOTAL PRIORITY:	\$44,077.01	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,257,675.52	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$191.40</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$191.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2023

By: /s/ Diana S. Daugherty

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.